

Certificate Number: 03844-TXN-DE-021929925

Bankruptcy Case Number: 13-10194



03844-TXN-DE-021929925

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 27, 2013, at 1:53 o'clock PM EDT, Johnnie J Penn completed a course on personal financial management given by telephone by Start Fresh Today Instructional, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Northern District of Texas.

Date: September 27, 2013 By: /s/Juan De Los Santos

Name: Juan De Los Santos

Title: Educator